



**GOVERNMENT OF ANDHRA PRADESH
ABSTRACT**

PUBLIC SERVICES – Employees Welfare Scheme – Andhra Pradesh State Employees Group Insurance Scheme – 1984 – Revised Rate of Interest on accumulated Savings Fund Communication of Tables of benefits for Savings Fund for the period from 01-04-2011 to 31-03-2012 – Revised Tables – Orders – Issued.

FINANCE (ADMN.II) DEPARTMENT

G.O.Ms.No. 54

**Dated:06-04-2011
Read the following:**

1. G.O.Ms.No. 293 Finance & Planning (Fw. Accts.II) Dept. Dt.08-10-1984.
2. G.O.Ms.No. 312 Finance & Planning (Fw.Admn.II) Dept., Dt.06-11-1984
3. G.O.Ms.No. 367 Finance & Planning (Fw.Admn.II) Dept., Dt.15-11-1994
4. G.O.Ms.No. 381 Finance & Planning (FW.Admn.II) Dept., Dt.05-12-1994.
5. G.O.Ms.No. 382 Finance & Planning (Fw.Admn.II) Dept., Dt.05-12-19994
6. G.O.Ms.No. 85 Finance (Admn.II) Department, dated 29-03-2010 read with circular Memo. No.457/75/A2/Admn.II/2010, dated 29-03-2010.
7. Government of India Office Memorandum No. 7(1)EV/2010 Ministry of Finance Department of Expenditure, dated 31-01-2011.
8. Director of Insurance, Letter No.2/GIS-I/Tables/2010-2011, dated 18 -03-2011.

ORDER :

In the reference 1st read above orders were issued introducing Group Insurance Scheme to the State Government employees in place of Family Benefit Scheme w.e.f. 01-11-1984. Accordingly to para 9 of the above order, the accumulations of savings fund part and insurance fund part shall carry interest at the rates prescribed by Government from time to time.

2. In the reference 2nd read above, orders were issued for apportioning the subscription of each unit of Rs. 10/- between Insurance Fund and Savings Fund in the ratio of Rs. 3 .125 and Rs. 6.875 respectively.

3. In terms of the recommendation of the Committee constituted to review the working of the A.P. State Employees Group Insurance Scheme in Government orders 3rd read above orders were issued for revision of rate of subscription of each unit from Rs.10/- to Rs.15/- with effect from 01-11-1994. In modification of the para 9 of the Government orders 1st read above, orders were issued in Government orders 4th read above for fixing the interest on the accumulations of the Savings Fund of the Member of the Scheme for the State as a whole and shall be paid at the rate of 12% per annum compounded quarterly with effect from 01-11-1994. Further, in the Government Orders 5th read above, the apportionment of the subscription of each unit Rs. 15/- between Insurance Fund and Savings Fund was fixed in the ratio of Rs. 4.50 and Rs. 10.50 respectively with effect from 01-11-1994.

4. The rate of interest on accumulations of Savings Fund of the Member of the Scheme and the interest on the Insurance Fund from time to time is as follows :

Financial Year	Rate of Interest	Government Order `
11/1984 to 10/1994	10%	G. O. Ms. No. 293 Finance & Planning (FW.Accts.II) Department, dated 08-10-1984
11/1994 to 03/2000	12%	G. O. Ms. No. 381 Finance & Planning (Fw.Admn.II) Department, dated 05-12-1994.
01-04-2000 to 31-03-2001	11%	G.O.Ms. No. 63 Finance & Planning (Fw, Pen-II) Department, dated 06-06-2000
01-04-2001 to 31-03-2002	9.5%	G.O.Ms.No. 345 Finance & Planning (FW.Pen-II) Department, dated 07-07-2001
01-04-2002 to 31-10-2004	9%	G.O.Ms.No. 703 Finance & Planning (FW.Pen.II) Department, dated 19-07-2002
01-11-2004 on wards	8%	G.O.Ms.No. 625 Finance & Planning (Fw.Pen.II) Department, dated 02-09-2004

5. Government of India in the reference 7th read above have continued the rate of Interest on the Central Government Employees Group Insurance Funds @ 8% per annum from 01-01-2011 to 31-12-2011. Based on this, the Director of Insurance being the Head of the Department concerned has furnished the proposals for fixing the rates of interest on the A.P.G.I.S. Funds and also to issue revised tables of benefit of savings funds covering the period from 01-04-2011 to 31-03-2012 vide reference 8th read above.

6. In the above circumstances and after careful examination of the matter Government hereby order that in supercession of the orders issued in the reference 6th cited the rates of interest on the A.P. Group Insurance Savings Funds be allowed at 8% per annum from 1st April, 2011 onwards and the Tables are issued for the period covering from 1-4-2011 to 31st March, 2012. The orders, revising the tables of benefits I, II & III, III(A) to III (R) on savings Fund of Andhra Pradesh State Employees Group Insurance Scheme, 1984 on cessation of membership during the period from **01-04-2011 to 31-03-2012** are appended herewith for making payments under the Scheme.

7. The Sanctioning Authorities / Drawing & Disbursement Officer's / Treasury Officers/ District Audit Officers are requested to keep in view of the appended table while sanctioning and making the final payments under Group Insurance Scheme for proper implementation of the scheme. Further, the following instructions shall also be scrupulously followed.

- (1) The Head of the Department / Drawing & Disbursement Officer shall be held responsible for sanctioning the Group Insurance Scheme Final Payments. If any excess payments are found, the difference amount shall be collected from the sanctioning authority and such Officers are liable for disciplinary action.
- (2) The Drawing & Disbursement Officer shall recover the correct rate of subscription according to the eligible group of the employees. For any excess / less recovery, the D.D.O. concerned shall be held responsible.
- (3) The Director of Insurance, Andhra Pradesh, Hyderabad shall conduct a regular Audit of all claims paid under Group Insurance Scheme and send a report to the Head of the Department concerned.
- (4) The Head of the Department concerned shall take action against the erring Officials who are responsible for the excess / less recoveries wherever they are detected.
- (5) Any excess payment made, if found during the Audit by the Directorate of Insurance, the same shall be immediately recovered from the concerned and remitted through challan to the concerned Head of Account by the D.D.O. and the fact of remittance shall invariably be communicated to the Directorate of Insurance.

- (6) If an employee's subscription is not recovered during his service period, the total subscription along with interest shall be recovered from the Payments admissible to him.
- (7) All the Heads of Offices should **take prompt action for recording the necessary subscription entries in the Service Registers of the employees under proper attestation every year at the close of March** a certificate shall be recorded in the Service Book of each employee that subscriptions to the scheme at the appropriate rates have been recovered for the period from April to March. The entries shall be attested by the Drawing & Disbursing Officer.
- (8) As per G.O.Ms.No. 910 Finance (Admn.II) Department, dated 28-10-2002 , the Group Insurance Scheme Payment **a copy of sanction orders** including calculation slip shall be sent to the Directorate of Insurance for verification.

8. The Director of Insurance is further advised to obtain the Government of India revised rates of interest and submit proposals to the Government in advance every year so as to issue orders in time.

9. The Director of Insurance, A.P., Hyderabad shall take necessary further action in the matter accordingly.

10. Copy of this order is available on internet and can be accessed at address <http://WWW.ap.gov.in.goir>.

(BY ORDER AND IN THE NAME OF THE GOVERNOR OF ANDHRA PRADESH)

L.V. SUBRAHMANYAM
PRINCIPAL SECRETARY TO GOVERNMENT (FP)

To

The Principal Accountant General (Audit-I), A.P., Hyderabad (20 copies)

The Principal Accountant General (Audit-II) A.P., Hyderabad (20 copies)

The Accountant General (A&E) A.P., Hyderabad (by name).

The Director of Insurance, A.P., Hyderabad (200 copies)

The Director of Treasuries & Accounts, A.P., Hyderabad.

The Director of State Audit, A.P., Hyderabad.

The Pay & Accounts Officer, A.P., Hyderabad.

The Director of Works Accounts, A.P., Hyderabad.

The Principal Secretary to Governor of Andhra Pradesh, Hyderabad.

The Principal Secretary / Secretary to the Chief Minister and Private Secretaries to Ministers.

All Special Chief Secretaries / Principal Secretaries / Secretaries to Government with a request to communicate to all concerned.

All Departments of Secretariat.

All Heads of the Departments including Collectors, Superintendents of Police and District Judges.

The Registrar, A.P. High Court, Hyderabad (with a covering letter).

The Registrar, A.P. Administrative Tribunal, Hyderabad (with a covering letter).

The Secretary, A.P. Public Service Commission, Hyderabad, (with a covering letter)

The Chairman, Tribunal for Disciplinary Proceedings, Hyderabad.

All the Joint Directors of Works Projects.

All the District Treasury Officers./ All Sub-Treasury Officers.

All the Chief Executive Officers of all Zilla Parishads.

All the District Educational Officers.

All the District Panchayat Officers

All the Mandal Development Officer.

All the Mandal Educational Officers.

All the Commissioners / Special Officers of the Municipalities / Corporations.

The Registrar, Osmania / Andhra / Sri Venkateswara / Sri Krishnadevaraya / Kakatiya /

Nagarjuna /Jawaharlal Nehru Technological Universities.

All Recognized Service Associations.

The Finance (Pension –II) Department.

SF/Scs..

//FORWARDED BY ORDER//

SECTION OFFICER

ANNEXURE**TABLE – I****TABLE SHOWING THE ACCUMULATED SAVINGS OF BENEFITS FROM SAVINGS FUND PER EACH UNIT OF Rs.10/- upto 31-10-1994.**

No. of completed years from the date of entry into the scheme to the date of 31-10-1994	Accumulated Savings as on 31-10-1994 (i.e. the sum of portion of the Savings fund contribution with interest thereon.
1	86
2	181
3	286
4	402
5	530
6	669
7	822
8	990
9	1,179
10	1,388

TABLE –II

Table showing the interest payable (Interest only) on the accumulation of Savings fund as on 31-10-1994 per each unit of Rs.10/- @ 12% p.a. from 1-11-1994 to 31-3-2000 @ 11% p.a. from 1-4-2000 to 31-03-2001 @ 9.5% p.a. from 01-04-2001 to 31-03-2002 and 9%p.a from 01-04-2002 to 31-10-2004 and 8% p.a from 1-11-2004 onwards Compounded Quarterly on cessation of membership from the scheme.

*ACS 86	Nov	Dec	Jan	Feb.	Mar.	Apr.	May	Jun	Jul	Aug	Sep.	Oct.
1994-1995	1	2	3	3	4	5	6	7	8	9	10	11
1995-1996	12	13	14	15	16	17	18	19	20	21	22	23
1996-1997	24	25	26	27	28	30	31	32	33	34	35	37
1997-1998	38	39	40	42	43	44	45	47	48	49	51	52
1998-1999	53	55	56	58	59	60	62	63	65	66	68	69
1999-2000	71	72	74	76	77	78	80	81	83	85	86	88
2000-2001	89	91	92	94	96	97	99	100	101	103	104	106
2001-2002	107	109	110	112	114	115	117	118	120	121	123	124
2002-2003	126	127	129	131	132	134	135	137	139	140	142	144
2003-2004	145	147	149	151	152	154	156	158	160	161	163	165
2004-2005	167	169	170	172	174	175	177	179	181	182	184	186
2005-2006	188	189	191	193	195	197	199	201	203	204	206	208
2006-2007	210	212	214	216	218	220	222	224	226	228	230	233
2007-2008	235	237	239	241	243	245	248	250	252	254	257	259
2008-2009	261	263	266	268	270	273	275	278	280	282	285	287
2009-2010	290	292	295	297	300	302	305	307	310	313	315	318
2010-2011	321	323	326	329	332	334	337	340	343	346	348	351
2011-2012	354	357	360	363	366							

*ACS-181	Nov	Dec	Jan	Feb.	Mar.	Apr.	May	Jun	Jul	Aug	Sep.	Oct.
1994-1995	2	4	5	7	9	11	13	15	17	19	21	23
1995-1996	25	27	29	31	33	35	37	39	42	44	46	48
1996-1997	51	53	55	58	60	62	65	67	70	72	75	77
1997-1998	80	82	85	87	90	93	95	98	101	104	107	109
1998-1999	112	115	118	121	124	127	130	133	136	140	143	146
1999-2000	149	152	156	159	162	165	168	171	175	178	181	184
2000-2001	188	191	194	198	201	204	207	210	213	217	220	223
2001-2002	226	229	232	236	239	242	245	248	252	255	258	261
2002-2003	265	268	271	275	278	281	285	288	292	295	299	303
2003-2004	306	310	313	317	321	325	328	332	336	340	344	348
2004-2005	351	355	358	362	365	369	373	376	380	384	387	391
2005-2006	395	399	403	406	410	414	418	422	426	430	434	438
2006-2007	442	446	451	455	459	463	468	472	476	481	485	489
2007-2008	494	498	503	507	512	516	521	526	530	535	540	545
2008-2009	549	554	559	564	569	574	579	584	589	594	599	604
2009-2010	610	615	620	625	631	636	642	647	653	658	664	669
2010-2011	675	680	686	692	698	704	709	715	721	727	733	739
2011-2012	745	751	758	764	770							

*ACS-286	Nov	Dec	Jan	Feb.	Mar.	Apr.	May	June	Jul	Aug	Sep.	Oct.
1994-1995	3	6	9	11	14	17	20	23	27	30	33	36
1995-1996	39	42	46	49	52	55	59	62	66	69	73	76
1996-1997	80	84	87	91	95	98	102	106	110	114	118	122
1997-1998	126	130	134	138	142	147	151	155	160	164	168	173
1998-1999	177	182	187	191	196	201	206	211	216	220	225	231
1999-2000	236	241	246	251	257	262	267	272	277	282	287	293
2000-2001	298	303	308	314	319	324	329	334	339	343	348	353
2001-2002	358	363	368	374	379	384	389	394	399	404	409	414
2002-2003	419	425	430	435	441	446	452	457	463	468	474	479
2003-2004	485	491	497	503	508	514	520	526	532	538	544	551
2004-2005	556	562	567	573	579	585	590	596	602	608	614	620
2005-2006	626	632	638	644	650	656	663	669	675	682	688	694
2006-2007	701	707	714	721	727	734	741	748	754	761	768	775
2007-2008	782	789	796	804	811	818	825	833	840	848	855	863
2008-2009	870	878	886	893	901	909	917	925	933	941	949	957
2009-2010	966	974	982	991	999	1008	1016	1025	1034	1042	1051	1060
2010-2011	1069	1078	1087	1096	1105	1114	1123	1133	1142	1152	1161	1171
2011-2012	1180	1190	1200	1210	1220							

*ACS-402	Nov	Dec	Jan	Feb.	Mar.	Apr.	May	June	Jul	Aug	Sep.	Oct.
1994-1995	4	8	12	16	20	24	29	33	37	42	46	50
1995-1996	55	59	64	69	73	78	83	88	92	97	102	107
1996-1997	112	117	123	128	133	138	144	149	154	160	166	171
1997-1998	177	183	188	194	200	206	212	218	224	231	237	243
1998-1999	249	256	262	269	276	282	289	296	303	310	317	324
1999-2000	331	339	346	353	361	368	375	382	389	396	403	411
2000-2001	418	426	433	441	448	455	462	469	475	482	489	496
2001-2002	503	510	518	525	532	539	546	553	560	568	575	582
2002-2003	589	597	604	612	619	627	634	642	650	658	666	674
2003-2004	682	690	698	706	714	723	731	739	748	756	765	774
2004-2005	782	789	797	805	813	821	829	838	846	854	862	871
2005-2006	879	888	896	905	913	922	931	940	949	958	966	976
2006-2007	985	994	1003	1012	1022	1031	1041	1050	1060	1070	1079	1089
2007-2008	1099	1109	1119	1129	1139	1149	1160	1170	1181	1191	1201	1212
2008-2009	1223	1233	1244	1255	1266	1277	1288	1300	1311	1322	1334	1345
2009-2010	1357	1368	1380	1392	1404	1416	1428	1440	1452	1464	1477	1489
2010-2011	1502	1514	1527	1540	1553	1566	1579	1592	1605	1618	1632	1645
2011-2012	1659	1672	1686	1700	1714							

A.C.S = Accumulated Cumulative Savings as on 31.10.1994

*ACS 530	Nov	Dec	Jan	Feb.	Mar.	Apr.	May	June	Jul	Aug	Sep.	Oct.
1994-1995	5	11	16	21	27	32	38	43	49	55	61	67
1995-1996	72	78	84	90	97	103	109	115	122	128	135	141
1996-1997	148	155	162	168	175	182	189	196	204	211	218	226
1997-1998	233	241	248	256	264	272	280	288	296	304	312	320
1998-1999	329	337	346	355	363	372	381	390	399	409	418	427
1999-2000	437	446	456	466	476	485	494	504	513	523	532	542
2000-2001	552	561	571	581	591	600	609	618	627	636	645	654
2001-2002	664	673	683	692	702	711	720	729	739	748	758	767
2002-2003	777	787	797	806	816	826	837	847	857	867	878	888
2003-2004	899	909	920	931	942	953	964	975	986	997	1009	1020
2004-2005	1031	1041	1051	1062	1072	1083	1094	1104	1115	1126	1137	1148
2005-2006	1159	1170	1182	1193	1204	1216	1227	1239	1251	1262	1274	1286
2006-2007	1298	1310	1323	1335	1347	1359	1372	1385	1398	1410	1423	1436
2007-2008	1449	1462	1475	1489	1502	1516	1529	1543	1557	1570	1584	1598
2008-2009	1612	1626	1641	1655	1669	1684	1699	1713	1729	1743	1758	1774
2009-2010	1789	1804	1820	1835	1851	1867	1882	1898	1915	1931	1947	1964
2010-2011	1980	1997	2013	2030	2047	2064	2081	2099	2116	2134	2151	2169
2011-2012	2187	2205	2223	2241	2259							

*ACS 669	Nov	Dec	Jan	Feb.	Mar.	Apr.	May	June	Jul	Aug	Sep.	Oct.
1994-1995	7	13	20	27	34	41	48	55	62	69	77	84
1995-1996	91	99	107	114	122	130	138	146	154	162	170	178
1996-1997	187	195	204	213	221	230	239	248	257	266	275	285
1997-1998	294	304	313	323	333	343	353	363	373	384	394	405
1998-1999	415	426	437	448	459	470	481	493	504	516	527	539
1999-2000	551	563	576	588	600	612	623	635	647	659	671	683
2000-2001	695	708	720	733	745	757	768	779	790	802	813	825
2001-2002	837	849	861	873	885	896	908	920	932	943	955	968
2002-2003	980	992	1004	1017	1029	1042	1055	1068	1081	1094	1107	1120
2003-2004	1133	1147	1160	1174	1187	1201	1215	1229	1243	1258	1272	1286
2004-2005	1299	1313	1326	1339	1352	1365	1379	1393	1406	1420	1434	1448
2005-2006	1462	1476	1490	1504	1519	1533	1548	1562	1577	1592	1607	1622
2006-2007	1637	1653	1668	1683	1699	1715	1730	1746	1763	1778	1795	1811
2007-2008	1827	1844	1861	1877	1894	1911	1928	1945	1963	1980	1998	2016
2008-2009	2033	2051	2069	2087	2105	2124	2142	2161	2180	2199	2218	2237
2009-2010	2256	2275	2295	2314	2334	2354	2374	2394	2415	2435	2456	2476
2010-2011	2497	2518	2539	2560	2582	2604	2625	2647	2669	2691	2713	2736
2011-2012	2758	2781	2804	2827	2850							

*ACS 822	Nov	Dec	Jan	Feb.	Mar.	Apr.	May	June	Jul	Aug	Sep.	Oct.
1994-1995	8	16	25	33	42	50	59	67	76	85	94	103
1995-1996	112	122	131	140	150	160	169	179	189	199	209	219
1996-1997	230	240	251	261	272	283	294	305	316	327	338	350
1997-1998	362	373	385	397	409	421	434	446	459	471	484	497
1998-1999	510	523	537	550	564	577	591	605	619	634	648	663
1999-2000	677	692	707	722	738	752	767	781	796	810	825	840
2000-2001	855	870	886	901	917	931	944	958	972	986	1000	1015
2001-2002	1029	1044	1058	1073	1088	1102	1117	1131	1146	1160	1175	1190
2002-2003	1205	1220	1235	1250	1266	1281	1297	1313	1329	1345	1361	1377
2003-2004	1394	1410	1427	1443	1460	1477	1494	1511	1529	1546	1564	1582
2004-2005	1598	1614	1630	1646	1663	1679	1696	1712	1729	1746	1763	1780
2005-2006	1797	1815	1832	1850	1867	1885	1903	1921	1939	1958	1974	1995
2006-2007	2013	2032	2051	2070	2089	2109	2128	2147	2167	2187	2207	2227
2007-2008	2247	2267	2288	2308	2329	2350	2371	2392	2414	2435	2456	2478
2008-2009	2500	2522	2544	2566	2589	2612	2634	2657	2680	2703	2727	2750
2009-2010	2774	2797	2822	2846	2870	2895	2919	2944	2969	2994	3019	3045
2010-2011	3070	3096	3122	3148	3174	3201	3227	3254	3281	3308	3336	3364
2011-2012	3391	3419	3447	3475	3504							

A.C.S = Accumulated Cumulative Savings as on 31.10.1994

*ACS 990	Nov	Dec	Jan	Feb.	Mar.	Apr.	May	June	Jul	Aug	Sep.	Oct.
1994-1995	10	20	30	40	50	60	71	81	92	103	113	124
1995-1996	135	146	158	169	181	192	204	216	228	240	252	264
1996-1997	277	289	302	315	327	340	354	367	380	394	408	422
1997-1998	435	450	464	478	493	507	522	537	552	568	583	599
1998-1999	614	630	646	663	679	695	712	729	746	763	781	798
1999-2000	816	834	852	870	888	905	922	940	957	975	993	1011
2000-2001	1029	1047	1066	1085	1103	1120	1136	1153	1170	1187	1204	1221
2001-2002	1239	1256	1274	1292	1309	1327	1344	1361	1379	1396	1414	1432
2002-2003	1450	1468	1486	1505	1523	1542	1561	1580	1599	1618	1638	1657
2003-2004	1677	1697	1717	1737	1757	1778	1799	1819	1840	1861	1882	1904
2004-2005	1923	1942	1962	1981	2001	2021	2041	2061	2081	2101	2122	2142
2005-2006	2163	2184	2205	2226	2248	2269	2291	2312	2334	2356	2378	2401
2006-2007	2423	2446	2469	2491	2514	2538	2561	2585	2608	2632	2656	2680
2007-2008	2704	2729	2754	2778	2803	2829	2854	2879	2905	2931	2957	2983
2008-2009	3009	3035	3062	3089	3116	3144	3171	3198	3226	3254	3282	3310
2009-2010	3339	3367	3397	3425	3454	3484	3514	3543	3574	3604	3634	3665
2010-2011	3696	3726	3758	3789	3821	3853	3885	3917	3950	3982	4015	4049
2011-2012	4082	4115	4149	4183	4217							

*ACS1179	Nov	Dec	Jan	Feb.	Mar.	Apr.	May	June	Jul	Aug	Sep.	Oct.
1994-1995	12	23	35	47	60	72	84	97	109	122	135	148
1995-1996	161	174	188	201	215	229	243	257	271	285	300	315
1996-1997	329	344	359	375	390	405	421	437	453	469	485	502
1997-1998	519	535	552	570	587	604	622	640	658	676	694	713
1998-1999	732	751	770	789	808	828	848	868	888	909	930	950
1999-2000	971	993	1014	1036	1058	1078	1099	1119	1141	1162	1183	1204
2000-2001	1226	1248	1270	1292	1314	1334	1354	1374	1394	1414	1434	1455
2001-2002	1476	1496	1517	1539	1560	1580	1601	1621	1642	1663	1684	1706
2002-2003	1727	1749	1771	1793	1815	1837	1860	1882	1905	1928	1951	1975
2003-2004	1998	2021	2045	2069	2093	2118	2143	2167	2192	2217	2242	2268
2004-2005	2291	2314	2337	2360	2384	2407	2431	2455	2479	2503	2528	2552
2005-2006	2577	2602	2627	2652	2677	2703	2729	2755	2781	2807	2833	2860
2006-2007	2887	2913	2941	2968	2995	3023	3051	3079	3107	3135	3164	3193
2007-2008	3222	3251	3281	3310	3339	3370	3400	3430	3461	3491	3522	3553
2008-2009	3584	3616	3648	3680	3712	3745	3777	3810	3843	3876	3909	3944
2009-2010	3977	4011	4046	4080	4115	4151	4185	4221	4257	4293	4329	4366
2010-2011	4402	4439	4477	4514	4551	4590	4628	4666	4705	4744	4783	4823
2011-2012	4862	4902	4943	4983	5024							

*ACS 1388	Nov	Dec	Jan	Feb.	Mar.	Apr.	May	June	Jul	Aug	Sep.	Oct.
1994-1995	14	28	42	56	70	85	99	114	129	144	159	174
1995-1996	190	205	221	237	253	269	286	302	319	336	353	370
1996-1997	388	405	423	441	459	477	496	514	533	552	572	591
1997-1998	611	630	650	671	691	711	732	753	774	796	817	839
1998-1999	861	884	906	929	952	975	998	1022	1046	1070	1094	1119
1999-2000	1144	1169	1194	1220	1245	1269	1293	1317	1342	1367	1392	1417
2000-2001	1443	1468	1494	1521	1547	1570	1593	1616	1640	1664	1688	1712
2001-2002	1737	1761	1786	1811	1836	1860	1884	1908	1933	1958	1982	2008
2002-2003	2033	2058	2084	2110	2136	2162	2189	2215	2242	2269	2296	2324
2003-2004	2351	2379	2407	2436	2464	2493	2522	2550	2580	2610	2639	2669
2004-2005	2696	2723	2750	2778	2806	2833	2861	2889	2918	2946	2975	3004
2005-2006	3033	3062	3092	3122	3151	3182	3211	3242	3273	3303	3334	3366
2006-2007	3397	3429	3461	3493	3525	3558	3591	3624	3657	3690	3724	3758
2007-2008	3792	3826	3861	3895	3930	3966	4001	4037	4073	4109	4145	4182
2008-2009	4219	4256	4294	4331	4369	4407	4445	4484	4523	4562	4601	4641
2009-2010	4681	4721	4762	4802	4843	4885	4926	4968	5010	5052	5095	5138
2010-2011	5181	5225	5269	5313	5357	5402	5447	5492	5538	5583	5629	5676
2011-2012	5723	5770	5818	5865	5913							

A.C.S. = Accumulated Cumulative Savings as on 31-10-1994

TABLE – III

Table showing the benefit i.e. accumulated savings with interest from Savings Fund on the revised rate of contribution of Rs.15/- p.m. (Rs.10.50 towards savings fund for each unit of Rs.15/- p.m.) w.e.f. 1-11-1994 onwards at 12% p.a. from 1-11-1994 to 31-3-2000, @11% p.a. from 01-04-2000 to 31-3-2001 , @ 9.5 % p.a. from 1-4-2001 to 31-03-2002 and @ 9%p.a from 1-4-2002 to 31-10-2004 and 8% p.a from 1-11-2004 onwards compounded Quarterly on cessation of membership from the scheme.

TABLE-III A

**IT IS APPLICABLE TO THE EMPLOYEES WHOSE SUBSCRIPTION/
ENHANCEMENT OF SUBSCRIPTION STARTED FROM NOVEMBER-1994**

Year	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct
1994-1995	11	21	32	43	54	65	76	87	98	110	121	133
1995-1996	145	157	169	181	193	206	218	231	244	257	270	283
1996-1997	296	310	323	337	351	365	379	393	407	422	437	451
1997-1998	466	482	497	512	528	544	559	575	592	608	625	641
1998-1999	658	675	692	710	727	745	763	781	799	817	836	855
1999-2000	874	893	912	932	952	971	991	1010	1030	1050	1069	1090
2000-2001	1110	1131	1152	1173	1194	1214	1234	1254	1274	1295	1315	1336
2001-2002	1357	1378	1400	1421	1443	1464	1485	1507	1529	1551	1573	1595
2002-2003	1617	1640	1662	1685	1708	1732	1755	1778	1802	1826	1850	1875
2003-2004	1899	1924	1948	1974	1999	2024	2050	2075	2101	2128	2154	2180
2004-2005	2205	2231	2256	2281	2307	2333	2359	2385	2411	2437	2464	2491
2005-2006	2519	2546	2574	2601	2629	2657	2685	2714	2742	2771	2800	2829
2006-2007	2858	2888	2918	2948	2978	3008	3039	3069	3100	3131	3163	3194
2007-2008	3226	3258	3290	3323	3355	3388	3421	3454	3488	3522	3555	3590
2008-2009	3624	3659	3694	3729	3764	3800	3835	3871	3908	3944	3981	4018
2009-2010	4055	4092	4130	4168	4206	4245	4284	4323	4362	4402	4441	4482
2010-2011	4522	4562	4603	4644	4686	4728	4769	4812	4854	4897	4940	4984
2011-2012	5027	5071	5115	5160	5205							

TABLE – IIIB
IT IS APPLICABLE TO THE EMPLOYEES WHOSE SUBSCRIPTION/
ENHANCEMENT OF SUBSCRIPTION STARTED FROM NOVEMBER-1995

Year	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct
1995-1996	11	21	32	43	54	65	76	87	98	110	121	133
1996-1997	145	157	169	181	193	206	218	231	244	257	270	283
1997-1998	296	310	323	337	351	365	379	393	407	422	437	451
1998-1999	466	482	497	512	528	544	559	575	592	608	625	641
1999-2000	658	675	692	710	727	744	761	779	797	814	832	850
2000-2001	869	887	906	924	943	961	979	997	1016	1034	1053	1072
2001-2002	1090	1109	1129	1148	1167	1187	1206	1225	1245	1265	1285	1305
2002-2003	1325	1345	1366	1387	1407	1428	1450	1471	1492	1514	1536	1558
2003-2004	1580	1602	1624	1647	1670	1693	1716	1739	1763	1786	1810	1834
2004-2005	1857	1879	1903	1926	1949	1972	1996	2020	2044	2068	2092	2117
2005-2006	2141	2166	2191	2216	2241	2267	2292	2318	2344	2370	2396	2423
2006-2007	2449	2476	2503	2530	2558	2585	2613	2641	2669	2697	2725	2754
2007-2008	2783	2812	2841	2871	2900	2930	2960	2990	3021	3051	3082	3113
2008-2009	3144	3176	3207	3239	3271	3304	3336	3369	3402	3435	3468	3502
2009-2010	3536	3569	3604	3638	3673	3708	3743	3778	3814	3850	3886	3923
2010-2011	3959	3996	4033	4071	4108	4146	4184	4222	4261	4300	4339	4378
2011-2012	4418	4458	4498	4539	4579							

TABLE – IIIC

IT IS APPLICABLE TO THE EMPLOYEES WHOSE SUBSCRIPTION/
ENHANCEMENT OF SUBSCRIPTION STARTED FROM NOVEMBER-1996

Year	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct
1996-1997	11	21	32	43	54	65	76	87	98	110	121	133
1997-1998	145	157	169	181	193	206	218	231	244	257	270	283
1998-1999	296	310	323	337	351	365	379	393	407	422	437	451
1999-2000	466	482	497	512	528	543	559	574	590	601	622	638
2000-2001	654	671	688	704	721	737	754	770	787	803	820	837
2001-2002	854	871	889	906	924	941	959	976	994	1012	1030	1048
2002-2003	1066	1085	1103	1122	1141	1160	1179	1198	1218	1237	1257	1277
2003-2004	1297	1317	1337	1358	1378	1399	1420	1441	1463	1484	1505	1527
2004-2005	1548	1569	1590	1611	1632	1653	1675	1696	1718	1740	1762	1784
2005-2006	1807	1829	1852	1875	1898	1921	1944	1968	1991	2015	2039	2063
2006-2007	2087	2112	2136	2161	2186	2211	2236	2261	2287	2313	2339	2365
2007-2008	2391	2417	2444	2471	2498	2525	2552	2580	2607	2635	2663	2691
2008-2009	2720	2748	2777	2806	2835	2865	2894	2924	2954	2984	3014	3045
2009-2010	3076	3107	3138	3169	3201	3233	3265	3297	3330	3362	3395	3428
2010-2011	3461	3495	3529	3563	3597	3631	3666	3701	3736	3771	3807	3843
2011-2012	3879	3915	3952	3989	4026							

TABLE – IIID

**IT IS APPLICABLE TO THE EMPLOYEES WHOSE SUBSCRIPTION/
ENHANCEMENT OF SUBSCRIPTION STARTED FROM NOVEMBER-1997**

Year	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct
1997-1998	11	21	32	43	54	65	76	87	98	110	121	133
1998-1999	145	157	169	181	193	206	218	231	244	257	270	283
1999-2000	296	310	323	337	351	365	379	392	407	421	435	450
2000-2001	464	479	494	509	524	539	553	568	583	598	613	629
2001-2002	644	660	675	691	707	723	739	755	771	787	803	820
2002-2003	836	853	870	887	904	921	939	956	974	992	1009	1027
2003-2004	1046	1064	1082	1101	1120	1138	1157	1176	1196	1215	1235	1254
2004-2005	1273	1292	1311	1331	1350	1369	1389	1409	1429	1449	1469	1489
2005-2006	1509	1530	1551	1572	1592	1614	1635	1656	1678	1699	1721	1743
2006-2007	1765	1787	1810	1832	1855	1878	1901	1924	1947	1971	1994	2018
2007-2008	2042	2066	2091	2115	2140	2164	2189	2214	2240	2265	2290	2316
2008-2009	2342	2368	2395	2421	2448	2474	2501	2528	2556	2583	2611	2639
2009-2010	2667	2695	2724	2752	2781	2810	2839	2869	2898	2928	2958	2988
2010-2011	3019	3049	3080	3111	3142	3174	3205	3237	3269	3301	3334	3367
2011-2012	3400	3433	3466	3500	3533							

TABLE – IIIE

**IT IS APPLICABLE TO THE EMPLOYEES WHOSE SUBSCRIPTION/
ENHANCEMENT OF SUBSCRIPTION STARTED FROM NOVEMBER-1998**

Year	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct
1998-1999	11	21	32	43	54	65	76	87	98	110	121	133
1999-2000	145	157	169	181	193	205	217	230	243	255	268	281
2000-2001	294	308	321	334	348	361	374	388	401	415	429	443
2001-2002	457	471	485	499	514	528	542	557	571	586	601	616
2002-2003	631	646	662	677	693	708	724	740	756	772	788	805
2003-2004	821	838	855	871	888	906	923	940	958	975	993	1011
2004-2005	1028	1045	1063	1081	1098	1116	1134	1152	1170	1188	1207	1225
2005-2006	1244	1263	1282	1301	1320	1339	1359	1378	1398	1418	1438	1458
2006-2007	1478	1498	1519	1539	1560	1581	1602	1623	1644	1666	1687	1709
2007-2008	1731	1753	1775	1798	1820	1843	1865	1888	1911	1935	1958	1981
2008-2009	2005	2029	2053	2077	2101	2126	2151	2175	2200	2226	2251	2276
2009-2010	2302	2328	2354	2380	2406	2433	2460	2486	2514	2541	2568	2596
2010-2011	2624	2651	2680	2708	2736	2765	2794	2823	2852	2882	2912	2942
2011-2012	2972	3002	3032	3063	3094							

TABLE – IIIF

**IT IS APPLICABLE TO THE EMPLOYEES WHOSE SUBSCRIPTION/
ENHANCEMENT OF SUBSCRIPTION STARTED FROM NOVEMBER-1999**

Year	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct
1999-2000	11	21	32	43	54	65	76	87	98	110	121	133
2000-2001	145	157	169	181	193	205	217	229	241	254	266	279
2001-2002	292	304	317	330	343	356	369	383	396	409	423	437
2002-2003	450	464	478	492	506	521	535	550	564	579	594	609
2003-2004	624	639	654	669	685	701	716	732	748	764	780	797
2004-2005	812	828	844	860	877	893	909	926	943	959	976	993
2005-2006	1010	1028	1045	1062	1080	1098	1116	1133	1151	1170	1188	1206
2006-2007	1225	1243	1262	1281	1300	1319	1339	1358	1378	1397	1417	1437
2007-2008	1457	1477	1498	1518	1539	1559	1580	1601	1622	1644	1663	1687
2008-2009	1709	1730	1752	1775	1797	1819	1842	1865	1888	1911	1934	1957
2009-2010	1981	2004	2028	2052	2076	2101	2125	2150	2175	2200	2225	2250
2010-2011	2276	2301	2327	2353	2379	2406	2432	2459	2486	2513	2540	2567
2011-2012	2595	2623	2651	2679	2707							

TABLE – IIIG

**IT IS APPLICABLE TO THE EMPLOYEES WHOSE SUBSCRIPTION/
ENHANCEMENT OF SUBSCRIPTION STARTED FROM NOVEMBER-2000**

Year	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct
2000-2001	11	21	32	43	53	64	75	86	98	109	120	132
2001-2002	143	155	167	178	190	202	214	226	238	251	263	276
2002-2003	288	301	314	326	339	352	365	379	392	405	419	433
2003-2004	446	460	474	488	502	516	531	545	560	574	589	604
2004-2005	619	633	648	663	678	693	708	723	738	754	769	785
2005-2006	801	817	832	848	865	881	897	914	930	947	964	981
2006-2007	998	1015	1032	1049	1067	1085	1102	1120	1138	1156	1174	1193
2007-2008	1211	1230	1248	1267	1286	1305	1324	1344	1363	1383	1402	1422
2008-2009	1442	1462	1483	1503	1522	1544	1565	1586	1607	1628	1649	1671
2009-2010	1692	1714	1736	1758	1780	1803	1825	1848	1871	1894	1917	1940
2010-2011	1963	1987	2011	2035	2059	2083	2107	2132	2156	2181	2206	2231
2011-2012	2257	2282	2308	2334	2360							

TABLE – III H

**IT IS APPLICABLE TO THE EMPLOYEES WHOSE SUBSCRIPTION/
ENHANCEMENT OF SUBSCRIPTION STARTED FROM NOVEMBER-2001**

Year	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct
2001-2002	11	21	32	42	53	64	75	86	97	109	120	131
2002-2003	143	154	166	178	190	201	213	226	238	250	262	275
2003-2004	287	300	313	326	339	352	365	378	391	405	418	432
2004-2005	445	459	472	486	500	513	527	541	555	570	584	598
2005-2006	613	627	642	657	672	687	702	717	732	747	763	778
2006-2007	794	810	826	842	858	874	891	907	924	940	957	974
2007-2008	991	1008	1025	1042	1060	1077	1095	1113	1131	1149	1167	1185
2008-2009	1204	1222	1241	1259	1278	1297	1317	1336	1355	1375	1394	1414
2009-2010	1434	1454	1474	1495	1515	1536	1556	1577	1598	1619	1641	1662
2010-2011	1684	1705	1727	1749	1771	1794	1816	1839	1861	1884	1907	1930
2011-2012	1954	1977	2001	2025	2049							

TABLE – III I

**IT IS APPLICABLE TO THE EMPLOYEES WHOSE SUBSCRIPTION/
ENHANCEMENT OF SUBSCRIPTION STARTED FROM NOVEMBER-2002**

Year	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct
2002-2003	11	21	32	42	53	64	75	86	97	109	120	131
2003-2004	143	154	166	178	190	201	213	226	238	250	262	275
2004-2005	287	300	312	325	337	350	363	376	389	402	415	428
2005-2006	442	455	469	482	496	510	524	538	552	566	580	594
2006-2007	609	623	638	653	668	683	698	713	728	743	759	774
2007-2008	790	806	822	838	854	870	886	903	919	936	952	969
2008-2009	986	1003	1021	1038	1055	1073	1090	1108	1126	1144	1162	1180
2009-2010	1199	1217	1236	1255	1273	1292	1312	1331	1350	1370	1389	1409
2010-2011	1429	1449	1469	1489	1510	1530	1551	1572	1593	1614	1635	1656
2011-2012	1678	1700	1721	1743	1765							

TABLE – III J**IT IS APPLICABLE TO THE EMPLOYEES WHOSE SUBSCRIPTION/
ENHANCEMENT OF SUBSCRIPTION STARTED FROM NOVEMBER-2003**

Year	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct
2003-2004	11	21	32	42	53	64	75	86	97	109	120	131
2004-2005	143	154	166	177	189	201	213	224	236	249	261	273
2005-2006	285	298	310	323	335	348	361	374	387	400	413	426
2006-2007	440	453	466	480	494	508	522	535	550	564	578	592
2007-2008	607	621	636	651	665	680	695	711	726	741	757	772
2008-2009	788	803	819	835	851	868	884	900	917	933	950	967
2009-2010	984	1001	1018	1035	1053	1070	1088	1105	1123	1141	1159	1178
2010-2011	1196	1214	1233	1252	1271	1290	1309	1328	1347	1367	1386	1406
2011-2012	1426	1446	1466	1486	1506							

TABLE – III K**IT IS APPLICABLE TO THE EMPLOYEES WHOSE SUBSCRIPTION/
ENHANCEMENT OF SUBSCRIPTION STARTED FROM NOVEMBER-2004**

Year	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct
2004-2005	11	21	32	42	53	64	75	86	97	108	119	131
2005-2006	142	154	165	177	188	200	212	224	236	248	260	272
2006-2007	285	297	309	322	335	347	360	373	386	399	412	426
2007-2008	439	452	466	479	493	507	521	535	549	563	577	592
2008-2009	606	620	635	650	665	680	695	710	725	740	756	771
2009-2010	787	803	818	834	850	867	883	899	916	932	949	966
2010-2011	983	1000	1017	1034	1052	1069	1087	1104	1122	1140	1158	1177
2011-2012	1195	1213	1232	1251	1269							

TABLE – III L**IT IS APPLICABLE TO THE EMPLOYEES WHOSE SUBSCRIPTION/
ENHANCEMENT OF SUBSCRIPTION STARTED FROM NOVEMBER-2005**

Year	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct
2005-2006	11	21	32	42	53	64	75	86	97	108	119	131
2006-2007	142	154	165	177	188	200	212	224	236	248	260	272
2007-2008	285	297	309	322	335	347	360	373	386	399	412	426
2008-2009	439	452	466	479	493	507	521	535	549	563	577	592
2009-2010	606	620	635	650	665	680	695	710	725	740	756	771
2010-2011	787	803	818	834	850	867	883	899	916	932	949	966
2011-2012	983	1000	1017	1034	1052							

TABLE – III M**IT IS APPLICABLE TO THE EMPLOYEES WHOSE SUBSCRIPTION/
ENHANCEMENT OF SUBSCRIPTION STARTED FROM NOVEMBER-2006**

Year	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct
2006-2007	11	21	32	42	53	64	75	86	97	108	119	131
2007-2008	142	154	165	177	188	200	212	224	236	248	260	272
2008-2009	285	297	309	322	335	347	360	373	386	399	412	426
2009-2010	439	452	466	479	493	507	521	535	549	563	577	592
2010-2011	606	621	635	650	665	680	695	710	725	740	756	771
2011-2012	787	803	819	834	850							

TABLE – III N**IT IS APPLICABLE TO THE EMPLOYEES WHOSE SUBSCRIPTION/
ENHANCEMENT OF SUBSCRIPTION STARTED FROM NOVEMBER-2007**

Year	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct
2007-2008	11	21	32	42	53	64	75	86	97	108	119	131
2008-2009	142	154	165	177	188	200	212	224	236	248	260	272
2009-2010	285	297	309	322	335	347	360	373	386	399	412	426
2010-2011	439	452	466	479	493	507	521	535	549	563	577	592
2011-2012	606	621	635	650	665							

TABLE – III O**IT IS APPLICABLE TO THE EMPLOYEES WHOSE SUBSCRIPTION/
ENHANCEMENT OF SUBSCRIPTION STARTED FROM NOVEMBER-2008**

Year	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct
2008-2009	11	21	32	42	53	64	75	86	97	108	119	131
2009-2010	142	154	165	177	188	200	212	224	236	248	260	272
2010-2011	285	297	309	322	335	347	360	373	386	399	412	426
2011-2012	439	452	466	479	493							

TABLE – III P**IT IS APPLICABLE TO THE EMPLOYEES WHOSE SUBSCRIPTION/
ENHANCEMENT OF SUBSCRIPTION STARTED FROM NOVEMBER-2009**

Year	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct
2009-2010	11	21	32	42	53	64	75	86	97	108	119	131
2010-2011	142	154	165	177	188	200	212	224	236	248	260	272
2011-2012	285	297	309	322	335							

TABLE – III Q**IT IS APPLICABLE TO THE EMPLOYEES WHOSE SUBSCRIPTION/
ENHANCEMENT OF SUBSCRIPTION STARTED FROM NOVEMBER-2010**

Year	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct
2010-2011	11	21	32	42	53	64	75	86	97	108	119	131
2011-2012	142	154	165	177	188							

TABLE – III R**IT IS APPLICABLE TO THE EMPLOYEES WHOSE SUBSCRIPTION/
ENHANCEMENT OF SUBSCRIPTION STARTED FROM NOVEMBER-2011**

Year	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct
2011-2012	11	21	32	42	53							

SECTION OFFICER